

Information to identify the case:

Debtor 1	Susana M. Pinko	Social Security number or ITIN	xxx-xx-1949
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-29030-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Susana M. Pinko
fka Susana M. Cohn

12/22/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Susana M. Pinko
 Debtor

Case No. 17-29030-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 29

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db +Susana M. Pinko, 31 Adams Drive, Belle Mead, NJ 08502-4618
 cr +Seterus, Inc., authorized subserivcer for Federal, P.O. Box 1047, Hartford, CT 06143-1047
 517075189 +Bloomingdale's, PO Box 78008, Phoenix, AZ 85062-8008
 517075201 +Lord & Taylor, PO Box 8077, Lorain, OH 44055-8077
 517075204 +Montgomery Township Tax Collector, 2261 Route 206, Belle Mead, NJ 08502-4012
 517075206 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Divison of Taxation, Bankruptcy Unit,
 50 Barrack Street, PO Box 245, Trenton, NJ 08695)
 517075205 +Seterus, PO Box 11790, Newark, NJ 07101-4790

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2017 22:15:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:42 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517075186 +EDI: BANKAMER.COM Dec 22 2017 21:58:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 517075187 +EDI: TSYS2.COM Dec 22 2017 21:58:00 Barclay Card, PO Box 130,
 Clifton Heights, PA 19018-0130
 517075188 +EDI: HFC.COM Dec 22 2017 21:58:00 Best Buy, Retail Services, PO Box 17298,
 Baltimore, MD 21297-1298
 517075190 +EDI: RMSC.COM Dec 22 2017 21:58:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061
 517075191 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Comenity - Talbots, PO Box 659617,
 San Antonio, TX 78265-9617
 517075192 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Comenity - Victoria's Secret, PO Box 659728,
 San Antonio, TX 78265-9728
 517075193 +EDI: RCSFNBMARIN.COM Dec 22 2017 21:58:00 Credit One Bank, PO box 60500,
 City Of Industry, CA 91716-0500
 517075194 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Dress Barn, PO Box 659704,
 San Antonio, TX 78265-9704
 517075195 +EDI: IRS.COM Dec 22 2017 21:58:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517075197 +EDI: RMSC.COM Dec 22 2017 21:58:00 JC Penney, PO Box 981131, El Paso, TX 79998-1131
 517075198 +EDI: CFSKOHLS.COM Dec 22 2017 21:58:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 517075199 +E-mail/Text: bk@lendingclub.com Dec 22 2017 22:16:20 Lending Club,
 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
 517075202 +EDI: TSYS2.COM Dec 22 2017 21:58:00 Macy's, PO Box 8217, Mason, OH 45040-8217
 517075203 +EDI: MERRICKBANK.COM Dec 22 2017 21:58:00 Merrick Bank, PO Box 5721,
 Hicksville, NY 11802
 517078244 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517075207 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank/Amazon, PO Box 960013,
 Orlando, FL 32896-0013
 517075208 +EDI: RMSC.COM Dec 22 2017 21:58:00 TJX Rewards/Synccb, PO Box 530949,
 Atlanta, GA 30353-0949
 517075209 +EDI: TFSR.COM Dec 22 2017 21:58:00 Toyota Financial Services, PO Box 371339,
 Pittsburgh, PA 15250
 517075210 +EDI: TFSR.COM Dec 22 2017 21:58:00 Toyota Motor Credit Corp., PO Box 17187,
 Baltimore, MD 21297
 517075211 +EDI: RMSC.COM Dec 22 2017 21:58:00 Walmart Credit Card, PO Box 530927,
 Atlanta, GA 30353-0927

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517075196* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 517075200* +Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
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Total Noticed: 29

Date Rcvd: Dec 22, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Michael Schwartzberg on behalf of Debtor Susana M. Pinko michael@jerseylaws.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized subservicer for Federal
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the
laws of the United States of America dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6